Listing of Claims

Claims 1 -3 (canceled)

4.(Currently Amended)   A payment management system including one or more payment protocol plug-ins normally used to control online funds transfers from a financial institution to a seller account following placement of a merchandise order by a buyer with the seller, each of the payment protocol plug-ins being implemented by extending a framework characterized by a Payment Instruction data structure describing payment instructions for completing the transaction, a Capture data structure describing the state of a specific transaction by which a seller is compensated, a Refund data structure describing the state of a specific transaction by which compensation is returned to a buyer, a Batch data structure defining a set of Captures and Refunds to be processed as a unit and an Account data structure describing a relationship between a seller and a financial agent responsible for transferring funds into a seller account, said system further including:

seller-defined storage areas in the Payment Instruction data structure for receiving seller-entered ~~infothiation~~ information unique to a specific offline method being modeled, and

a seller-defined storage area in the Account data structure identifying the method being modeled.

5.(Original)   A system as set forth in claim 4 wherein each seller-defined storage area comprises a field of finite length.